

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire
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Attorneys for Secured Creditor
MidFirst Bank

In Re:
Atiyya S. Johnson,

Debtors.



Order Filed on December 9, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 20-13133 JNP

Adv. No.:

Hearing Date: 12/15/2020 @ 11:00 a.m..

Judge: Jerrold N. Poslusny, Jr.

**ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF
DEFAULT**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: December 9, 2020

A handwritten signature in black ink, appearing to read "Jerrold N. Poslusny, Jr.", written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

(Page 2)

Debtor: Atiyya S. Johnson

Case No: 20-13133 JNP

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING
CERTIFICATION OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MidFirst Bank, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 13 Candlestick Lane, Sickerville, NJ 08081-5694, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Ronald E. Norman, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of November 30, 2020, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due September 2020 through November 2020 for a total post-petition default of \$11,250.00 (1 AO @ \$7,500.00, 3 @ \$1,250.00); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$11,250.00 shall be added to the affidavit of amount due and paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that rental payments are to resume December 1, 2020, directly to Secured Creditor's servicer, MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118; and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly rental payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs up to the sum of \$350.00 in an amount to be included in a post-petition fee notice for attorneys' fees, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Certification of Default is hereby resolved.

Kennia Nunez
206 Doughty Road
Pleasantville, NJ 08232

Norberto Nunez
206 Doughty Road
Pleasantville, NJ 08232

Francis Cullari, Esq.
Law Offices of Francis P. Cullari
1200 Mill Road
Suite A
Northfield, NJ 08225

Isabel Balboa, Chapter 13 Trustee
Cherry Hill Corporate Center
535 Route 38
Suite 580
Cherry Hill, NJ 08022

In re:
Atiyya S. Johnson
Debtor(s)

Case No. 20-13133-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Dec 09, 2020

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 11, 2020:

Recip ID	Recipient Name and Address
db	Atiyya S. Johnson, 13 Candlestick Ln, Sicklerville, NJ 08081-5694

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 11, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 9, 2020 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Ronald E. Norman	on behalf of Debtor Atiyya S. Johnson rnorman@rnormanlaw.com ekonecsny@rnormanlaw.com;dgordon@rnormanlaw.com;g14985@notify.cincompass.com;ronaldenorman@icloud.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4